

Information to identify the case:

Debtor 1	Ronald L. Meisner	Social Security number or ITIN	xxx-xx-6018
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Estelle Meisner	Social Security number or ITIN	xxx-xx-4978
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-28050-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald L. Meisner

Estelle Meisner

1/16/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ronald L. Meisner
 Estelle Meisner
 Debtors

Case No. 13-28050-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Jan 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2019.

db/jdb
 cr Ronald L. Meisner, Estelle Meisner, 72 Bennington DR, East Windsor, NJ 08520-5344
 +GREENTREE SERVICING LLC, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 cr +McGraw-Hill Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue,
 Tinton Falls, NJ 07724-3001
 514352292 +ALTAIR OH XIII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514149719 +BBS Dental PC, Dr.P Kaur, DDS, 614 Route 33 East, Ste A, East Windsor, NJ 08520-5823
 514333545 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907
 514149721 Direct Merchants Bank, P.O Box 71105, Charlotte, NC 28272-1105
 514149722 +East Windsor Township, Tax Office, 16 LANNING BOULEVARD, East Windsor, NJ 08520-1925
 514149725 HSbc Card Services, Po Box 71104, Charlotte, NC 28272-1104
 514149727 +John A. Laudenberger, D.M.D., 200 S. Main Street, Highstown, NJ 08520-3302
 514149729 +Lyons Doughty & Veldhuis PC, 136 Gaither Drive Suite 100, Po Box 1269,
 Mt. Laurel, NJ 08054-7269
 514193121 +Outdoor World, PO Box 640, Gautier, MS 39553-0640
 514149731 Outdoor World, Po Box 644093, Cincinnati, OH 45264-4093
 514149734 +Twin Rivers Community Trust, 92 Twin Rivers Drive West, East Windsor, NJ 08520-5213
 514212742 +Twin Rivers Homeowners Assoc., et al, c/o Shane & White, LLC, 1676 Route 27,
 Edison, NJ 08817-3595

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 17 2019 01:11:21 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 17 2019 01:11:16 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514166799 EDI: AIS.COM Jan 17 2019 05:38:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514261138 +EDI: JEFFERSONCAP.COM Jan 17 2019 05:38:00 COLLECTO US ASSET MANAGEMNT, INC.,
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 514149720 EDI: CAPITALONE.COM Jan 17 2019 05:38:00 Capital One Bank, P.O. Box 71083,
 Charlotte, NC 28272-1083
 514251502 EDI: CAPITALONE.COM Jan 17 2019 05:38:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514269777 EDI: BL-BECKET.COM Jan 17 2019 05:38:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514149723 +E-mail/Text: fggbanko@fgny.com Jan 17 2019 01:10:29 Forster, Garbus & Garbus,
 7 Banta Place, Hackensack, NJ 07601-5604
 514232895 E-mail/Text: bankruptcy.bnc@ditech.com Jan 17 2019 01:10:48 Green Tree Servicing LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 514149724 E-mail/Text: bankruptcy.bnc@ditech.com Jan 17 2019 01:10:48 Green Tree, PO BOX 6172,
 Rapid City, SD 57709-6172
 514232261 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 17 2019 01:10:48 Green Tree Servicing, LLC,
 PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
 514149726 EDI: IRS.COM Jan 17 2019 05:38:00 IRS Department Of Treasury, Internal Revenue System,
 Cincinnati, OH 45999-0030
 514149728 EDI: CBSKOHLS.COM Jan 17 2019 05:38:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
 514149730 E-mail/Text: sgarland@mcgrawhillfcu.org Jan 17 2019 01:10:23
 McGraw Hill Federal Credit Union, 120 Windsor Center Drive, East Windsor, NJ 08520
 514149732 EDI: PRA.COM Jan 17 2019 05:38:00 Portfolio REcovery Associates LLC, 140 Corporate Blvd,
 Norfolk, VA 23502
 514872136 EDI: PRA.COM Jan 17 2019 05:38:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 514872137 EDI: PRA.COM Jan 17 2019 05:38:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 514401670 EDI: PRA.COM Jan 17 2019 05:38:00 Portfolio Recovery Associates, LLC, c/o AMERITECH,
 POB 41067, Norfolk VA 23541
 514354647 EDI: PRA.COM Jan 17 2019 05:38:00 Portfolio Recovery Associates, LLC, c/o H H Gregg,
 POB 41067, Norfolk VA 23541
 514410555 EDI: PRA.COM Jan 17 2019 05:38:00 Portfolio Recovery Associates, LLC, c/o Metris,
 POB 41067, Norfolk VA 23541
 514407917 EDI: PRA.COM Jan 17 2019 05:38:00 Portfolio Recovery Associates, LLC, c/o Sams Club,
 POB 41067, Norfolk VA 23541
 514407913 EDI: PRA.COM Jan 17 2019 05:38:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,
 POB 41067, Norfolk VA 23541
 514149733 EDI: RMSC.COM Jan 17 2019 05:38:00 Sam's Club Credit, PO Box 530942,
 Atlanta, GA 30353-0942
 514149735 EDI: RMSC.COM Jan 17 2019 05:38:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 24

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 39

Date Rcvd: Jan 16, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514172234* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Allison J. Kiffin on behalf of Creditor McGraw-Hill Federal Credit Union
collections@peterliska.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@blankrome.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Lance D. Brown on behalf of Debtor Ronald L. Meisner lancebrownlaw@gmail.com,
G2091@notify.cincompass.com, lance@lancebrownlaw.com; sommer@lancebrownlaw.com
Lance D. Brown on behalf of Joint Debtor Estelle Meisner lancebrownlaw@gmail.com,
G2091@notify.cincompass.com, lance@lancebrownlaw.com; sommer@lancebrownlaw.com
Miriam Rosenblatt on behalf of Creditor GREENTREE SERVICING LLC bkyecf@rasflaw.com,
mrosenblatt@rasflaw.com

TOTAL: 9